

Table I.A.2.b.(1)(1997) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.5%	23.4%	16.5%	15.7%	12.8%	7.4%	20.8%	10.1%
Industry group								
Agric., fish., forest.	13.2%	13.6%	16.3% *	10.7% *	2.0% *	0.0%	14.1%	5.4% *
Mining	12.0% *	18.1% *	17.3% *	2.7% *	0.0%	7.0% *	12.8% *	8.6% *
Construction	18.6%	22.1%	13.2%	15.4%	9.6% *	3.8% *	18.9%	15.9%
Manufacturing	17.8%	27.3%	17.8%	17.9%	13.0%	6.2%	22.3%	10.7%
Transp., comm., util.	24.2%	27.5%	11.0%	9.8% *	6.7% *	36.3%	20.7%	27.2%
Wholesale trade	18.6%	29.9%	18.7%	12.4%	7.4% *	7.8% *	24.6%	8.7%
Retail trade	12.3%	25.4%	15.2%	15.3%	8.6%	4.7%	20.2%	7.0%
Fin., ins., real est.	12.1%	23.0%	17.9%	11.7%	9.8%	2.3% *	21.1%	5.1%
Services	19.0%	22.1%	17.4%	18.5%	20.5%	6.5%	20.9%	13.8%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	15.1%	22.3%	15.7%	14.9%	10.4%	7.6%	19.4%	9.4%
For profit, unincorporated	22.0%	25.6%	16.5%	9.6% *	17.6%	3.9% *	23.9%	10.0%
Nonprofit	22.9%	24.5%	22.8%	22.5%	23.9%	12.6%	24.3%	20.6%
Unknown	9.4%	24.6% *	0.0%	17.6% *	5.1% *	3.6%	22.2% *	5.1%
Age of firm								
Less than 5 years	21.2%	24.0%	14.6%	15.6%	8.7% *	2.3% *	21.9%	11.3%
5-9 years	19.9%	23.1%	16.2%	12.9%	15.2% *	9.8% *	20.8%	11.8%
10-19 years	19.7%	22.0%	18.3%	14.3%	8.2%	26.4%	20.3%	16.6%
20 or more years	16.6%	24.3%	16.8%	18.7%	16.2%	7.7%	21.1%	11.7%
Unknown	8.3%	24.0%	11.0%	12.1%	11.0%	5.5%	14.3%	7.5%
Multi/single status								
2 or more locations	10.0%	22.6% *	12.8%	13.9%	12.1%	7.3%	14.1%	9.4%
1 location only	21.0%	23.4%	17.0%	16.9%	17.3%	20.9%	21.3%	16.7%
Percent full-time employees								
Less than 25%	18.0%	19.8%	20.7%	25.5%	9.7% *	13.2% *	20.8%	14.1%
25-49%	15.4%	28.8%	21.1%	11.2%	11.0%	6.1%	23.6%	8.3%
50-74%	17.1%	22.7%	16.7%	17.3%	15.2%	4.0% *	20.7%	10.2%
75% or more	16.5%	23.3%	15.9%	15.2%	12.8%	7.8%	20.5%	10.2%
Union presence								
No union employees	16.1%	23.4%	15.9%	15.9%	11.7%	2.9%	20.7%	7.9%
Has union employees	20.6%	23.7%	26.0%	15.0%	24.4%	18.8%	22.5%	19.8%
Unknown	18.7%	23.0%	21.3% *	8.8% *	16.7% *	17.7%	21.7%	16.9%
Percent low wage employees								
50% or more low wage	12.1%	18.8%	16.7%	16.2%	7.7%	1.8% *	18.2%	6.2%
Less than 50% low wage	18.7%	23.6%	16.2%	16.1%	14.1%	9.7%	20.8%	12.9%
Unknown	10.6%	26.2%	21.1%	9.0%	13.1%	6.9%	23.1%	7.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I.A.2.b.(1)(1997) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.03%	0.88%	1.35%	0.62%	0.82%	0.64%	0.36%
Industry group								
Agric., fish., forest.	3.08%	3.92%	10.11% *	3.91% *	1.74% *	0.00%	3.62%	3.66% *
Mining	5.58% *	7.11% *	10.29% *	2.34% *	0.00%	4.07% *	7.19% *	7.02% *
Construction	1.80%	2.58%	2.54%	3.37%	3.63% *	2.18% *	1.94%	4.36%
Manufacturing	1.66%	3.11%	3.59%	3.21%	2.51%	1.43%	2.30%	1.16%
Transp., comm., util.	2.92%	5.46%	2.69%	3.20% *	3.42% *	5.59%	2.57%	4.13%
Wholesale trade	2.25%	4.61%	2.56%	3.23%	2.57% *	3.55% *	3.44%	2.16%
Retail trade	0.74%	2.44%	2.67%	1.34%	1.44%	1.15%	1.37%	0.79%
Fin., ins., real est.	1.27%	2.36%	3.89%	3.35%	2.82%	1.06% *	1.85%	1.08%
Services	0.59%	1.00%	1.33%	1.77%	1.67%	0.96%	0.65%	1.06%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.38%	1.05%	1.15%	1.41%	0.53%	0.84%	0.65%	0.50%
For profit, unincorporated	1.57%	1.86%	2.51%	3.65% *	4.16%	3.15% *	1.74%	1.83%
Nonprofit	1.16%	2.34%	3.37%	3.22%	3.27%	2.80%	1.39%	2.26%
Unknown	2.61%	8.75% *	0.00%	8.44% *	3.37% *	0.88%	7.41% *	0.92%
Age of firm								
Less than 5 years	1.82%	2.03%	3.01%	3.31%	4.12% *	3.03% *	1.91%	2.32%
5-9 years	0.79%	1.48%	1.89%	2.29%	5.46% *	4.95% *	0.86%	1.84%
10-19 years	0.84%	1.31%	2.22%	1.53%	1.43%	6.05%	0.83%	2.69%
20 or more years	0.51%	1.60%	1.53%	2.57%	1.04%	1.29%	0.98%	0.84%
Unknown	0.65%	6.45%	2.51%	2.64%	1.31%	1.01%	2.06%	0.61%
Multi/single status								
2 or more locations	0.30%	6.88% *	2.02%	1.63%	0.64%	0.83%	1.32%	0.38%
1 location only	0.71%	0.99%	0.80%	1.77%	1.65%	6.11%	0.70%	1.49%
Percent full-time employees								
Less than 25%	2.40%	4.41%	5.60%	5.81%	4.56% *	6.19% *	3.52%	3.81%
25-49%	1.26%	3.47%	4.42%	2.92%	2.58%	1.83%	1.91%	1.81%
50-74%	1.23%	2.01%	2.38%	2.39%	3.30%	1.42% *	1.29%	1.62%
75% or more	0.54%	1.21%	1.09%	1.43%	0.94%	1.14%	0.75%	0.78%
Union presence								
No union employees	0.58%	1.11%	0.94%	1.37%	0.85%	0.52%	0.74%	0.43%
Has union employees	1.88%	4.25%	6.12%	2.45%	5.20%	2.32%	3.05%	2.00%
Unknown	2.13%	2.13%	7.27% *	5.73% *	6.25% *	2.96%	1.87%	2.85%
Percent low wage employees								
50% or more low wage	1.28%	2.79%	3.90%	3.70%	1.85%	0.75% *	1.60%	1.20%
Less than 50% low wage	0.65%	1.14%	1.03%	1.54%	1.28%	1.30%	0.77%	0.78%
Unknown	0.77%	3.77%	6.09%	2.19%	2.29%	1.13%	3.12%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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